

Exhibit 2



Midgett ■ Preti ■ Alperin PC
Attorneys & Counselors

2901 S. Lynnhaven Road, Suite 120, Virginia Beach, VA 23452
757.687.8888 ■ 757.687.8732 Facsimile ■ www.mpapc.com

January 29, 2015

VIA CERTIFIED & FIRST CLASS U.S. MAIL

Ms. Olga Guskova
1074 Grand Oaks Lane
Virginia Beach, VA 23455

**Re: Deed of Trust Note Secured by the property known as 658 Waters Drive,
Virginia Beach, VA 23462**

Dear Ms. Guskova:

On March 29, 2013, you borrowed money from Anthony Gargiulo, when you executed a deed of trust note ("Note") and a deed of trust ("Deed of Trust"), which was recorded among the land records in the Clerk's Office of the Circuit Court of Virginia Beach, Virginia as Instrument No.20130506000516460. The loan has been referred to this office for foreclosure based on a default under the Note and Deed of Trust. The undersigned has been or will be appointed as a Substitute Trustee under the Deed of Trust to institute foreclosure proceedings.

As of the date of this letter, the default has not yet been cured. As a result of the default of the Note and Deed of Trust, Rachele Gargiulo, Executrix of the Estate of Anthony Gargiulo has accelerated the entire balance due under the Note. As of January 29, 2015, there was due and owing \$62,455.00 on the Note, together with interest in the amount of \$312.28, late charges, costs, and attorney's fees in, plus subsequent interest accruals computed at seven percent (7%) per annum and costs until paid in full.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. The debt is owed to the Estate of Anthony Gargiulo. Unless you notify this office within 30 days after receipt of this notice that you dispute the validity of the debt or any portion thereof, the debt will be assumed by this firm to be valid. If you have received a discharge order in a Chapter 7 Bankruptcy Case, be advised that this letter is not a demand that you pay any money, nor an attempt to collect any money from you.

If you notify this office in writing within the 30-day period that the debt or any portion thereof is disputed, this firm will obtain verification of the debt and a copy of this verification will be mailed to you. Upon your written request within the 30-day period, this firm also will provide you with the name and address of the original creditor, if different from the current creditor. Notwithstanding the foregoing, a foreclosure sale of the secured property may be scheduled, consistent with state law, prior to the expiration of the thirty day period referred to above. A notice of sale will be sent to you in accordance with state law.

Ms. Olga B. Guskova
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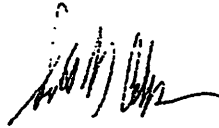
You are entitled to certain information that sets forth your rights and our obligations under the law. I have enclosed a "Validation of Debt" form, which sets forth some of your rights and our obligations under the law.

If the property is sold as scheduled, you may be required to vacate the premises and remove all of your personal possessions. Should you fail to comply with any notice to vacate that is served upon you, court action may be required to obtain possession of the property.

If you intend to pay off your loan you must contact the undersigned at (757) 687-8888 to obtain the most current payoff. Any such payment must be made by a certified or cashier's check or a wire transfer. Only the full amount due will be accepted.

Yours Sincerely,

MIDGETT PRETI ALPERIN, PC

A handwritten signature in black ink, appearing to read 'Scott N. Alperin', with a stylized flourish at the end.

Scott N. Alperin

SNA/pm
Enclosure